



Mail Code 10-6438-EA5
P.O. Box 12646
Reading, PA 19612-2646

Representation Of Printed Document

12285-0004651-001-000-010-000-000

ROBIN D JOHNSON
5039 ERRINGER PL
PHILADELPHIA PA 19144-4117

LOAN NUMBER: 2096000645

DATE: SEPTEMBER 28, 2009

Customer Service: 1-800-232-5200

Hours: 9:00 a.m. to 5:00 p.m. (ET) Monday through Friday

Email us at: mortserv@sovereignbank.com

At least once every 12 months, Sovereign Bank reviews the amount of Real Estate Taxes, and Insurance paid from your escrow account. This review, called an Aggregate Escrow Analysis, determines if any of these items have increased or decreased from the previous year. If there was an increase or decrease, your payment will be adjusted.

Mortgage Payment

New Payment Amount: \$954.90

New Payment Effective: December 1, 2009

BREAKDOWN	PRIOR ANALYSIS	NEW ANALYSIS
Principal/Interest	634.65	634.65
Escrow Payment	264.10	283.35
Shortage Payment	29.71	36.90
TOTAL PAYMENT	928.46	954.90

* If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

SHORTAGE PAYMENT OPTIONS

1. Do not pay the escrow shortage in full, instead spread the shortage over a 12 month period, and your new payment would be: \$954.90
2. Pay the escrow shortage of \$442.85 in full, using the below Escrow Shortage Coupon at least 30 days prior to the effective date and your new payment would be: \$918.00

* If you choose to pay the escrow shortage in full you will automatically receive a new coupon book or a new billing statement.

Projections for the Coming Year

ANTICIPATED ESCROW DISBURSEMENT

HOMEOWNERS INS	1,510.00
CITY TAX	1,890.21
TOTAL DISBURSEMENTS	3,400.21
 ESCROW PAYMENT (TOTAL DISBURSEMENTS DIVIDED BY 12 PAYMENTS)	 283.35

PROJECTIONS FOR THE COMING YEAR

Date	Payments	Disbursements	Description	Balance	Required
			STARTING ESCROW BALANCE	1,164.01	1,606.86
DEC 09	283.35	0.00		1,447.36	1,890.21
JAN 10	283.35	0.00		1,730.71	2,173.56
FEB 10	283.35	-1,890.21	CITY TAX	123.85 ALP	566.70 RLP
MAR 10	283.35	0.00		407.20	850.05
APR 10	283.35	0.00		690.55	1,133.40
MAY 10	283.35	0.00		973.90	1,416.75
JUN 10	283.35	0.00		1,257.25	1,700.10
JUL 10	283.35	0.00		1,540.60	1,983.45
AUG 10	283.35	0.00		1,823.95	2,266.80
SEP 10	283.35	0.00		2,107.30	2,550.15
OCT 10	283.35	-1,510.00	HOMEOWNERS INS	880.65	1,323.50
NOV 10	283.35	0.00		1,164.00	1,606.85

See reverse side for History Information.

Determining Your Escrow Shortage/Surplus

Anticipated Low Point (ALP)	123.85
Required Low Point (RLP)	566.70
ESCROW SHORTAGE	-442.85

- Your escrow balance may contain a cushion (RLP). A cushion is an amount of money held in your escrow account to prevent your escrow balance from being overdrawn when increases in the disbursements occur.
- RESPA/Federal law, authorizes a maximum escrow cushion not to exceed 1/6th of the total annual anticipated escrow disbursements made during the above cycle. Private Mortgage Insurance (PMI), if any is not included in the cushion.
- If the anticipated low point calculation (ALP) is less than the required low point (RLP), you have a shortage.
- If the anticipated low point calculation (ALP) is more than the required low point (RLP), you have a surplus.
- Under RESPA/Federal law, your shortage can be spread over 12 months.
- The shortage divided by 12 payments = 36.90 *

OPTIONAL ESCROW SHORTAGE COUPON

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

Name:
ROBIN D JOHNSON

Account #
2096000645

AMOUNT ENCLOSED \$ 4 4 2 8 5

Shortage Amount
\$442.85

SOVEREIGN BANK
PO BOX 12649
READING PA 19612-2649

- See shortage payment options above.
- This coupon must accompany your check when paying the shortage.
- We are unable to accept escrow shortage payments electronically or through a bill pay service.
- Please allow 10 days from receipt of the shortage payment to adjust your escrow payment.

724-2000-0807F

Document Page 2 of 2
YOUR NEW PAYMENT FOR THE COMING YEAR

BREAKDOWN	PRIOR ANALYSIS	NEW ANALYSIS	SHORTAGE PAYMENT OPTIONS
Principal/Interest	634.65	634.65	1. Do not pay the escrow shortage in full, instead spread the shortage over a 12 month period, and your new payment would be: \$954.90
Escrow Payment	264.10	283.35	2. Pay the escrow shortage of \$442.85 in full, using the below Escrow Shortage Coupon at least 30 days prior to the effective date and your new payment would be: \$918.00
Shortage Payment	29.71	36.90	
TOTAL PAYMENT	928.46	954.90	
• If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.			• If you choose to pay the escrow shortage in full you will automatically receive a new coupon book or a new billing statement.

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ACCOUNT HISTORY**

LOAN NUMBER: 2096000645

DATE: SEPTEMBER 28, 2009

This is a statement of your actual escrow account transactions beginning December, 2008 and ending November, 2009. Next to the Actual Activity is the Anticipated Activity. Anticipated Activity represents the transactions we had projected as occurring during this cycle. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. We are providing it to you for information purposes. It does not require any action on your part.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Payment(s) received were less than OR greater than expected
- Payment(s) received earlier OR later than expected
- Previous overage was returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

1-800-232-5200

Email us at: mortserv@sovereignbank.com

PAYMENTS TO ESCROW				PAYMENTS FROM ESCROW		ESCROW BALANCE		
MONTH	ANTICIPATED	ACTUAL	ANTICIPATED	DESCRIPTION	ACTUAL	DESCRIPTION	ANTICIPATED	ACTUAL
DEC	264.10 *	566.53	0.00		0.00	STARTING BALANCE	1,626.12	765.78
JAN	264.10 *	293.81	0.00		0.00		1,890.22	1,332.31
FEB	264.10 *	293.81	1,890.22 *	CITY TAX	1,890.21	CITY TAX	2,154.32	1,626.12
MAR	264.10 *	293.81	0.00		0.00		528.20 TLP	29.72 ALP
APR	264.10 *	293.81	0.00		0.00		792.30	323.53
MAY	264.10 *	293.81	0.00		0.00		1,056.40	617.34
JUN	264.10 *	293.81	0.00		0.00		1,320.50	911.15
JUL	264.10 *	293.81	0.00		0.00		1,584.60	1,204.96
AUG	264.10 *	293.81	0.00		0.00		1,848.70	1,498.77
SEP	264.10 *	293.81	0.00		0.00		2,112.80	1,792.58
OCT	264.10	0.00 E	1,279.00	HOMEOWNERS INS	0.00		2,376.90	2,086.39
NOV	264.10	0.00 E	0.00		0.00		1,362.00	2,086.39
TOTAL	3,169.20	3,210.82	3,169.22		1,890.21		1,626.10	2,086.39

Under federal law, when your actual escrow balance reaches its lowest point, that balance is targeted not to exceed 1/6th of the annual anticipated disbursements or \$528.20. Your loan documents or state law may specify a lower amount.

Under your mortgage contract or state or federal law, your targeted low point escrow balance (TLP) was \$528.20. Your actual low point escrow balance (ALP) was \$29.72.

An asterisk (*) indicates a difference in either the amount or date. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.